

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: BEPREET S. MARAD	§	Case No. 20-bk-13797
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/22/2020.
- 2) The plan was confirmed on 01/05/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 07/05/2023.
- 6) Number of months from filing or conversion to last payment: 33.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,159.00.
- 10) Amount of unsecured claims discharged without full payment: \$551,182.38.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 28,728.07	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 28,728.07

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,110.00	
Court Costs	\$ 14,328.07	
Trustee Expenses & Compensation	\$ 1,152.00	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 18,590.07
Attorney fees paid and disclosed by debtor(s):	\$ 1,640.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MICHAEL SETH SCHWARTZ, ESQ.	Lgl	0.00	NA	NA	3,110.00	0.00
LVNV FUNDING	Uns	31,226.00	31,961.62	31,961.62	1,496.80	0.00
BANC OF AMERICA LEASING,	Uns	0.00	62,205.51	62,205.51	2,913.12	0.00
Discover Bank	Uns	15,229.00	16,590.60	16,590.60	776.95	0.00
BMO HARRIS BANK N.A	Uns	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	15,000.00	1,086.25	1,086.25	1,086.25	0.00
ECMC	Uns	0.00	1,103.18	1,103.18	51.66	0.00
BANK OF AMERICA	Uns	0.00	5,301.31	5,301.31	248.26	0.00
American Express National Bank	Uns	0.00	16,755.67	16,755.67	784.68	0.00
ALLY	Sec	52,748.00	50,554.51	0.00	0.00	0.00
TD BANK, N.A.	Uns	24,102.00	26,887.90	26,887.90	1,259.17	0.00
JPMorgan Chase Bank, N.A. s/b/m/t	Uns	1,753.00	2,096.55	2,096.55	98.19	0.00
BANK OF AMERICA	Uns	0.00	890.24	890.24	41.69	0.00
TRUMARK FINANCIAL CREDIT	Uns	1,809.00	2,057.23	2,057.23	96.35	0.00
DEPARTMENT STORE NATIONAL	Uns	4,099.00	4,760.98	4,760.98	222.95	0.00
DEPARTMENT STORE NATIONAL	Uns	865.00	1,166.72	1,166.72	54.63	0.00
U.S. BANK NATIONAL ASSOCIATION	Uns	0.00	4,837.00	4,837.00	226.52	0.00
PORTFOLIO RECOVERY	Uns	520.00	769.66	769.66	36.04	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	251.00	492.33	492.33	23.06	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,384.92	2,384.92	111.68	0.00
LVNV FUNDING	Uns	7,770.00	9,036.15	9,036.15	423.17	0.00
CAVALRY SPV I, LLC	Uns	0.00	3,989.65	3,989.65	186.83	0.00
PENNYMAC LOAN SERVICES LLC	Sec	310,809.00	321,228.14	0.00	0.00	0.00
ON DECK CAPITAL INC. CLIENT	Uns	0.00	67,752.81	67,752.81	0.00	0.00
ON DECK CAPITAL INC. CLIENT	Uns	0.00	21,240.00	21,240.00	0.00	0.00
CAPITAL ONE/NEIMAN MARCUS/	Uns	3,281.00	NA	NA	0.00	0.00
CBNA/BEST BUY	Uns	2,005.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION/	Uns	4,057.00	NA	NA	0.00	0.00
ELECTRIC FUNDS SOURCE	Uns	10,522.00	NA	NA	0.00	0.00
FULTON BANK	Uns	4,957.00	NA	NA	0.00	0.00
GS BANK USA	Uns	4,514.00	NA	NA	0.00	0.00
KABBAGE	Uns	61,380.00	NA	NA	0.00	0.00
NAVIENT	Uns	1,350.00	NA	NA	0.00	0.00
NAVISTAR FINANCIAL	Uns	60,000.00	NA	NA	0.00	0.00
ON DECK	Uns	88,992.00	NA	NA	0.00	0.00
STTC SERVICE TIRE CENTER	Uns	3,142.00	NA	NA	0.00	0.00
VERIZON CONNECT	Uns	814.00	NA	NA	0.00	0.00
AFFIRM, INC	Uns	3,048.00	NA	NA	0.00	0.00
BERGEYS	Uns	12,991.00	NA	NA	0.00	0.00
AMEX	Uns	16,269.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	3,418.00	NA	NA	0.00	0.00
BONNIE FINKEL, CHAPTER 7	Adm	0.00	NA	NA	14,328.07	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,086.25	\$ 1,086.25	\$ 0.00
TOTAL PRIORITY:	\$ 1,086.25	\$ 1,086.25	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 282,280.03	\$ 9,051.75	\$ 0.00

Disbursements:

Expenses of Administration	\$ 18,590.07	
Disbursements to Creditors	\$ 10,138.00	
TOTAL DISBURSEMENTS:		\$ 28,728.07

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/19/2023

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.